

CLAIMS

What Is Claimed Is:

1 1. A method for printing and verifying checks over a network
2 comprising the following steps:
3 connecting a client computer to a merchant server at a location remote from
4 the client computer;
5 transmitting an order from the client computer to the merchant server;
6 selecting payment by check;
7 connecting the client computer to a check server;
8 inputting customer data at the client computer;
9 transmitting customer data from the client computer to the check server;
10 transmitting customer data from the check server to a check verification
11 server;
12 transmitting an approval from the check verification server to the check
13 server and;
14 printing a check.

1 2. The method of Claim 1 further comprising the step of confirming the
2 order by a message from the merchant server to the client computer and the check
3 verification server.

1 3. The method of Claim 1 where the network is the Internet.

1 4. The method of Claim 1 where the check is printed by a secure printer
2 connected to a check printing station at the remote location.

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1 5. The method of Claim 1 further comprising the steps of:
2 storing the approval from the check verification server in a merchant file in
3 the check server; and,
4 downloading the merchant file from the check server to a check printing
5 station.

1 6. A method for printing and verifying checks over a network
2 comprising the following steps:

3 connecting a client computer to a merchant server at a location remote from
4 the client computer;

5 transmitting an order from the client computer to the merchant server;

6 selecting payment by check;

7 connecting the client computer to a check server;

8 inputting customer data at the client computer;

9 transmitting customer data from the client computer to the check server;

10 transmitting customer data from the check server to a check verification
11 server;

12 transmitting an approval from the check verification server to the client
13 computer and the check server;

14 storing the approval from the check verification server in a merchant file in
15 the check server;

16 downloading the merchant file from the check server to a check printing
17 station;

18 printing a check with a secure printer connected to the check printing
19 station at the location remote from the client computer.

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1 7. The method of Claim 6 where the secure printer is a magnetic ink
2 character recognition-enabled printer.

1 8. The method of Claim 6 further comprising the step of confirming the
2 order by a message from the merchant server to the client computer and the check
3 verification server.

1 9. The method of Claim 6 where the network is the Internet.

1 10. The method of Claim 6 where the approval comprises the customer
2 data transmitted from the client computer to the check server.

1 11. The method of Claim 6 where the approval comprises a guarantee of
2 payment to a merchant.

1 12. A method for settling and verifying checks over a network
2 comprising the following steps:

3 connecting a client computer to a merchant server at a location remote from
4 the client computer;

5 transmitting an order from the client computer to the merchant server;

6 selecting payment by check;

7 connecting the client computer to a check server;

8 inputting customer data at the client computer;

9 transmitting customer data from the client computer to the check server;

10 transmitting customer data from the check server to a check verification
11 server;

12 transmitting an approval from the check verification server to the check
13 server; and,

14 settling a check by an ACH settlement system.

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1 13. The method of Claim 1 further comprising the step of confirming the
2 order by a message from the merchant server to the client computer and the check
3 verification server.

1 14. The method of Claim 12 where the network is the ACH network.

1 15. The method of Claim 12 further comprising the steps of:
2 storing the approval from the check verification server in a merchant file in
3 the check server; and,
4 downloading the merchant file from the check server to the ACH settlement
5 system.

1 16. A system for settling and verifying checks over a network
2 comprising a client computer connected via a network to a merchant server; the
3 merchant server is connected to a check printing station, a printer and a check
4 server via a network; whereby the client computer transmits an order to a merchant
5 server at a location remote from the client computer; the client computer selects
6 payment by check; the client computer is connected to a check server; customer
7 data is input to the client computer and transmitted to the check server; the
8 customer data is transmitted from the check server to a check verification server;
9 an approval is transmitted from the check verification server to the client computer
10 and the check server; the approval is stored in a merchant file in the check server;
11 the merchant file is downloaded from the check server to the check printing
12 station; and a check is printed by the printer.

1 17. The system of Claim 16 where the network is the ACH network.

1 18. The system of Claim 16 where the network is the Internet.

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19. The system of Claim 16 where the printer is a magnetic ink character recognition-enabled printer.

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